



State of Iowa

Enrollment & Change

Health Insurance

Retired/Disabled Group

October 23, 2009—December 31, 2009

2010

What's New for 2010

Special points of interest:

- ♣ Join SilverScript to **save money** on your Wellmark premium.
- ♣ Compare plans to make sure you and your family's needs are covered.
- ♣ See the new rates for 2010

- This year's enrollment and change period for Retired/Disabled members is from October 23, 2009 through December 31, 2009. Changes made will be effective January 1, 2010.
- During the enrollment and change period, you may switch to any health plan. This includes Program 3 Plus, Deductible 3 Plus, Iowa Select, Blue Access, and Blue Advantage. Blue Access and Blue Advantage are Managed Care Organizations (MCO's, formerly called HMO's) and only offer coverage in Iowa, they do cover emergency services outside of Iowa.
- More counties were added to the Blue Access and Blue Advantage MCO Network. See page 2 for more details.
- SilverScript's mail order pharmacy will now submit an electronic claim to Wellmark for you, see page 3 for more details.

Action Required By You

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If you want to change your current health insurance plan to a different one, **you must obtain the appropriate application from your former department's Personnel Assistant or from Wellmark.**

Applications to change your health plan must be signed and returned to the Department of Administrative Services-Human Resources Enterprise before **December 31, 2009**. The mailing address is listed on page 4.

If you want to join the Medicare Part D program called SilverScript, you must call them and enroll yourself on or before December 31, 2009. More information about SilverScript is on page 3

Please write "**Retired/Disabled Group**" on the top of your application.

If you do not want to make any changes to your health insurance, NO action is required by you.



Important Information

- As a State of Iowa retiree, you can have lifetime coverage. Your spouse may also have lifetime coverage if they are covered on your plan at the time of your death. Your surviving spouse will need to contact the Department of Administrative Services-Human Resources Enterprise (DAS-HRE) to get the necessary paperwork.
- If you have Medicare, you should look into private Medicare supplemental plans as an option. There are many to choose from, if you choose a Blue Cross Blue Shield supplement plan you do not have to go through medical underwriting.
- If you drop your State of Iowa coverage for any reason, you will not be able to rejoin at a later date. Any dependents on your insurance would also lose their coverage with our state group.
- If you are in either the Blue Access or the Blue Advantage health plans and you permanently move out of Iowa, you need to switch to a plan that has coverage outside of Iowa. You can contact Wellmark or DAS to change your plan. A Guest Membership may be available if you are out of Iowa for longer than 90 days, see page 4 for more information.
- You may change your health plan election every year during the enrollment and change period and add eligible dependents to your health insurance without worrying about pre-existing conditions.
- Some services require notification or review by the insurance carrier prior to the service being performed. If you do not follow notification requirements, you may have to pay for services yourself. Check with Wellmark for pre-certification requirements for inpatient hospitalization, rehabilitation, nursing facility, and home health services.
- If you have a spouse that is going to lose their health insurance due to their retirement, or their company no longer offering them coverage, you can add them to your insurance. Contact DAS-HRE to get the necessary information and paperwork. .
- All counties in Iowa except for Allamakee, Clay, Des Moines, Dubuque, Fayette and Winneshiek are covered counties for the MCO plans (Blue Access and Blue Advantage). You can still be in one of these plans and live in the above counties, but you need to be sure your providers are part of the MCO network.
- You can view benefit certificates for each plan on the DAS-HRE Web site: <http://benefits.iowa.gov/health.html>
- You can receive some vaccines at a pharmacy for \$15.00. Check with Wellmark to be sure the vaccine will be covered, and make sure the pharmacy offers vaccines.
- Generic drugs are held to the same FDA standards as brand name drugs, and can save you money on your prescriptions.

Getting Ready for Medicare

If you are currently receiving Social Security benefits, you will receive your Medicare card 2-3 months before your 65th birthday. If you are not currently receiving benefits, you need to call 1-800-772-1213 three months before your 65th birthday to sign up for Medicare. Once you receive your card, you need to contact Wellmark's customer service to tell them you have Medicare. They need to know your effective dates for Medicare Part A and Part B as well as your ID number. Once they have your Medicare information they will reduce your premium; as Medicare is now the primary payer on your claims. You must have Medicare Part A and Part B for your claims to be paid correctly. Your benefits do not change once you are enrolled in Medicare. We offer the exact same plan benefits to active employees, retirees, and Medicare eligible retirees. When you go to the doctor or hospital, you will need to show them your Medicare card and your Wellmark card. Wellmark will become your secondary coverage.

Medicare Prescription Drug Coverage

The State of Iowa has determined that your prescription drug coverage with the State of Iowa Retired/Disabled Group is as good as or better coverage than standard Medicare prescription drug coverage (Part D). This means that your coverage is considered "creditable coverage" and you will not pay a penalty if you later decide to enroll in a Medicare Part D plan. Please see the enclosed *Notice of Creditable Coverage* for more information.

SilverScript is not available for members

... enrolled in Deductible 3 Plus. ...



If you are a Medicare eligible retiree, you have the option of coordinating pharmacy benefits with one particular Part D plan called SilverScript White. This coordination between

Wellmark and SilverScript will result in a monthly premium savings to you. View the enclosed rates to see how much you could save.

SilverScript

SilverScript is a Medicare Part D plan that you can add to your State of Iowa retiree insurance with Wellmark. You continue to have the Wellmark insurance as your secondary to your Medicare for your hospital and doctor services. Wellmark will now become secondary for your prescriptions as well.

If you elect to coordinate benefits with **SilverScript White** (formerly SilverScript Value), there will be no change to your pharmacy benefits with your Wellmark insurance. You will still have your health plan with the State's group, you are only adding this additional pharmacy insurance to your existing Wellmark insurance. If you enroll in SilverScript, Wellmark will reduce the premium you pay them each month. SilverScript does have a premium that you would pay them each month, but the monthly premiums savings for your Wellmark insurance are very significant. **The 2010 SilverScript monthly premium is \$55.00.** SilverScript is available to anyone who has Medicare, this includes your spouse, even if you do not yet have Medicare.

If you enroll, you will receive an ID card from SilverScript and you will use this ID card in addition to the new Wellmark ID card you will receive. You must show both of these ID cards at the pharmacy for claims to be filed correctly. Tell your pharmacist to file your claim first under the SilverScript card, and then under your Wellmark card. Under the coordinated pharmacy benefits, SilverScript will pay your claim as primary and Wellmark will pay as secondary. If you are not charged your usual copay amount, your pharmacist did not file your prescription correctly. SilverScript will send you letters monthly. The **information regarding the plan design can be disregarded**, for they do not accurately show the coordinated benefits with Wellmark.

You can use mail order through SilverScript as well. You will have to use SilverScript's mail order service through CVS Pharmacy. SilverScript is now able to submit the pharmacy claim electronically to Wellmark. This means you will not have to submit paper claims to Wellmark and be reimbursed. Contact SilverScript for more information.

To enroll in SilverScript, call 1-866-808-7475 when you first become eligible for Medicare or between November 15th and December 31st. They can enroll you right over the phone. If you already have Medicare and are enrolling during this enrollment period, it will be effective January 1, 2009.

If you are already enrolled in SilverScript, you do not need to do anything to continue having SilverScript. You will be receiving a letter and new ID card from SilverScript, in December. SilverScript is required to send you a new ID card every year. Your old card will still work, but you should use the new one.

If you want to discontinue coverage with SilverScript, you need to call them between November 15-December 31st. If you have specific benefit or claims questions you can call SilverScript at 1-800-678-1853 for assistance. Your coverage would be cancelled December 31, 2009.

When you enroll, SilverScript will notify Wellmark of your enrollment and Wellmark will lower your monthly premium. It is important to **sign up as soon as you can on or after November 15**, to help make sure that your January Wellmark premium is the lower amount. It takes time for SilverScript and Wellmark to get your enrollment approved and put into effect. If Wellmark does not receive notification of your enrollment before they print your January bill or pull your premium from a bank account, it will show the higher premium. Any overpayment you pay Wellmark for your January bill will be retroactively credited to your account for February's premium payment.

SilverScript Tips:

- Enroll over the phone from 7 a.m. to 1 a.m. central time. Try calling at off peak hours, and make sure to say you are a State of Iowa retiree.
- A survey will be mailed to you from SilverScript. Please make sure they have your Wellmark insurance listed as your secondary coverage.
- You can print a temporary card from SilverScript's Web site: <http://stateofiowa.silverscript.com>
- To be sure you are in the State of Iowa's group, your **SilverScript ID card should have the RXGRP number as RX9137**, if it says RX9110 Wellmark will not get notified of your enrollment. If this happens please contact SilverScript to have them switch your group number.
- SilverScript will bill you by mail each month. They cannot take it out of a bank account or your Social Security check. If both you and your spouse have SilverScript, you need to send two separate checks to pay your bills. Do not send one check to pay both accounts.

Sick Leave Insurance Program (SLIP)

If you retired under the SLIP program from the Central Payroll System (not DOT, Regents or any CBC), you will be receiving a letter from the Department of Administrative Services-State Accounting Enterprise containing your SLIP balance and the new state share/retiree share premium amounts. Some of the family premiums will change for July 1, 2010. Their letter will show the new premiums for July 1, 2010. Once you become Medicare eligible, your SLIP money will no longer be available to you. We will send you a letter when you are turning 65, your spouse is turning 65 or if you are less than three months from running out of money in your SLIP account. If you have a spouse with Medicare who is covered on your plan and they are enrolling in SilverScript during this enrollment and change period, you need to contact the Department of Administrative Services at 515-281-6124 to let us know. If you are a SLIP retiree from DOT or a CBC, you receive your SLIP information from your former agency. You need to notify them if you make any changes to your health insurance.

Wellmark Information

- **Wellmark's Web site:** You can locate a doctor on your network, find out what tier level a prescription drug is on, find tips on wellness and so much more. You can create your account and view your insurance information. To find a doctor, click "find a doctor or hospital" on the main page, click on "Iowa and South Dakota Providers" or "National Providers". From the top drop down list select the plan you have or want to have (Iowa Select = Alliance Select, Program 3 Plus and Deductible 3 Plus = Classic Blue-Iowa).
- **Guest Membership:** If you are enrolled in Blue Access or Blue Advantage and travel for 90 or more consecutive days up to 180 days outside of Iowa, you can have access to health benefits. Contact Wellmark's customer service for more information before you leave the state.
- **BlueCard Worldwide:** If you are traveling outside the United States, you can use BlueCard in more than 200 countries and territories for emergencies. Before traveling, request a BlueCard Worldwide brochure by calling customer service to view program information.

You should compare your current State of Iowa coverage and cost with other health insurance options available in your area. As always, your participation in the state's plan is voluntary. If you decide to drop the state's coverage, you cannot rejoin at a later time.

View More Information Online At:

Medicare, www.medicare.gov

Wellmark, www.wellmark.com

State of Iowa Benefits, <http://benefits.iowa.gov>

Senior Health Insurance Information Program (SHIIP), www.shiip.state.ia.us/

Wellmark

Program 3 Plus
Deductible 3 Plus
Iowa Select
1-800-622-0043
.....
Blue Access
Blue Advantage
1-800-553-7801

SilverScript

Enrollment:
1-866-808-7475
Customer Service:
1-800-678-1853

SHIIP

1-800-351-4664

Contact Information..:



Contact Rachel Orris with the
Department of Administrative Services
Human Resources Enterprise
if you have any questions.
Phone: 515-281-6124
Email: rachel.orris@iowa.gov

Rachel

Remember, all applications must be signed and returned by December 31, 2009 to the
Department of Administrative Services - Human Resources Enterprise,
Hoover Building Level A
1305 E Walnut, Des Moines IA 50319